

# Allstate Fire and Casualty Insurance Company

## In Brief

On December 5, 2011, Allstate Fire and Casualty Insurance Company submitted a rate filing requesting an average 9.8% increase in rates for its homeowners policy form.

The filings state that the new rates will be effective on December 12, 2011, for new business and January 26, 2012, for renewals.

## Available Information

Rate Filing – Copies of property and casualty rate filings for companies may be requested by submitting an [open records request](#).

[Rate Filing Summary](#) - Summary information about the company's rate filing including the indicated and selected changes, information on changes in the filing and a rate change history of the company's prior major rate changes.

[Rate and Premium Changes by County](#) – Information showing the average rate change and average premium change by county for policyholders with and without the auto/home discount. The average rate change includes all rate changes included in the filing.

[Premium Impact by Selected ZIP Codes](#) – This exhibit shows sample premiums for a 10-year-old frame home with no claims. The dwelling coverage amount is \$150,000 with replacement cost on contents. The deductible amount is 1%, or \$1,500. For ZIP codes in a tier 1 coastal county, the wind deductible is 2%, or \$3,000. The sample premiums contemplate an insured with an average credit score. Two scenarios for each ZIP code are provided showing the sample premiums both with and without a discount for having a personal automobile insured with the company.

[HelpInsure.com](#) – Rate, policy and contact information are provided to TDI each year by the top 25 insurer groups by national premium volume. Other companies submit data voluntarily. When companies submit significant changes to their rates, TDI requests new sample rates. These sample rates are for educational and comparison purposes only. Under the [Learning Center](#), consumers can find information on credit scoring and discounts offered by insurers.